

Amendments to the Abstract

Kindly replace the Abstract with the abstract on the following page.

ABSTRACT

An automated transaction machine including an extensions for financial services (XFS) layer is provided. The machine includes an XFS layer. An application interface portion of the XFS layer is operative to communicate with an application layer of the ATM which may include terminal applications. A hardware interface portion of the XFS layer is operative to communicate with a hardware layer of the ATM which may include hardware devices of the ATM and associated service providers. A diagnostic application is operative to determine whether problems exist in the application layer or the hardware layer of the ATM by causing a plurality of hardware devices to perform predefined operations using the XFS layer and by monitoring the operations. The diagnostic application is operative to output a determination as to whether a problem with the ATM is associated with the components of the application or hardware layers of the ATM responsive to the success or failure of the operations.